

FORM B1 WESTERN United States Bankruptcy Court District of TEXAS		Voluntary Petition						
Name of Debtor (if individual, enter Last, First, Middle):  DARBY, Crystal Ward	Name of Joint Debtor (Spouse) (Last, First, Middle): N/A							
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):  Crystal Communications (dba)	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):							
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 4082	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):							
Street Address of Debtor (No. & Street, City, State & Zip Code):  6000 Trone Trail San Antonio, TX 78238	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):							
County of Residence or of the Principal Place of Business:  Bexar	County of Residence or of the Principal Place of Business:							
Mailing Address of Debtor (if different from street address):  Same	Mailing Address of Joint Debtor (if different from street address):							
Location of Principal Assets of Business Debtor (if different from street address above):  Same								
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>								
Venue (Check any applicable box) <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p>								
Type of Debtor (Check all boxes that apply) <p><input checked="" type="checkbox"/> Individual(s)      <input type="checkbox"/> Railroad  <input type="checkbox"/> Corporation      <input type="checkbox"/> Stockbroker  <input type="checkbox"/> Partnership      <input type="checkbox"/> Commodity Broker  <input type="checkbox"/> Other _____      <input type="checkbox"/> Clearing Bank</p>	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <p><input checked="" type="checkbox"/> Chapter 7      <input type="checkbox"/> Chapter 11      <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 9      <input type="checkbox"/> Chapter 12  <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding</p>							
Nature of Debts (Check one box) <p><input checked="" type="checkbox"/> Consumer/Non-Business      <input type="checkbox"/> Business</p>	Filing Fee (Check one box) <p><input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only)          Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.          Rule 1006(b). See Official Form No. 3.</p>							
Chapter 11 Small Business (Check all boxes that apply) <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101  <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</p>								
Statistical/Administrative Information (Estimates only) <p><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>								
Estimated Number of Creditors	1-15 <input type="checkbox"/>  <input type="checkbox"/>	16-49 <input type="checkbox"/>  <input checked="" type="checkbox"/>	50-99 <input type="checkbox"/>  <input type="checkbox"/>	100-199 <input type="checkbox"/>  <input type="checkbox"/>	200-999 <input type="checkbox"/>  <input type="checkbox"/>	1000-over <input type="checkbox"/>  <input type="checkbox"/>	THIS SPACE IS FOR COURT USE ONLY	
Estimated Assets	\$0 to \$50,000 <input type="checkbox"/> <input type="checkbox"/>	\$50,001 to \$100,000 <input type="checkbox"/> <input checked="" type="checkbox"/>	\$100,001 to \$500,000 <input type="checkbox"/> <input type="checkbox"/>	\$500,001 to \$1 million <input type="checkbox"/> <input type="checkbox"/>	\$1,000,001 to \$10 million <input type="checkbox"/> <input type="checkbox"/>	\$10,000,001 to \$50 million <input type="checkbox"/> <input type="checkbox"/>	\$50,000,001 to \$100 million <input type="checkbox"/> <input type="checkbox"/>	More than \$100 million <input type="checkbox"/> <input type="checkbox"/>
Estimated Debts	\$0 to \$50,000 <input type="checkbox"/> <input type="checkbox"/>	\$50,001 to \$100,000 <input type="checkbox"/> <input type="checkbox"/>	\$100,001 to \$500,000 <input type="checkbox"/> <input checked="" type="checkbox"/>	\$500,001 to \$1 million <input type="checkbox"/> <input type="checkbox"/>	\$1,000,001 to \$10 million <input type="checkbox"/> <input type="checkbox"/>	\$10,000,001 to \$50 million <input type="checkbox"/> <input type="checkbox"/>	\$50,000,001 to \$100 million <input type="checkbox"/> <input type="checkbox"/>	More than \$100 million <input type="checkbox"/> <input type="checkbox"/>

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): Darby, Crystal Ward	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) Location N/A Where Filed:		Case Number: _____ Date Filed: _____	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: _____		Case Number: _____ Date Filed: _____	
District: _____		Relationship: _____ Judge: _____	

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/S/ Crystal Ward Darby

Signature of Debtor

N/A

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

9/16/05

Date

### Signature of Attorney

/S/ Debra L. Innocenti

Signature of Attorney for Debtor(s)

Debra L. Innocenti

Printed Name of Attorney for Debtor(s)

Oppenheimer Blend Harrison & Tate Inc.

Firm Name

711 Navarro, Sixth Floor

Address San Antonio, TX 78205

210/224-2000

Telephone Number

9/16/05

Date

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

Exhibit A is attached and made a part of this petition.

### Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

Signature of Attorney for Debtor(s)

Date

### Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.

No

### Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

IN RE:

CRYSTAL WARD DARBY,  
DEBTOR

§  
§  
§  
§

CASE NO. \_\_\_\_\_  
CHAPTER 7

**SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A. Real Property	Yes	2	\$116,700.00		
B. Personal Property	Yes	6	\$56,800.00		
C. Property Claimed as Exempt	Yes	2			
D. Creditor Holding Secured Claims	Yes	2		\$97,178.02	
E. Creditors Holding Unsecured Priority Claims	Yes	2		\$0.00	,
F. Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$121,501.46	
G. Executory Contracts and Nonpriority Claims	Yes	1			
H. Codebtors	Yes	1			
I. Current Income of Individual Debtor(s)	Yes	3			\$2,872.51
J. Current Expenditures of Individual Debtor(s)	Yes	2			\$3,253.00
Total Number of sheets in all Schedules	23				
Total Assets	\$173,500.00				
Total Liabilities			\$218,679.48		

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

IN RE: §  
           §  
 CRYSTAL WARD DARBY,     § CASE NO. 05-\_\_\_\_\_  
           § CHAPTER 7  
 DEBTOR                    §  
           §

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the Debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the Debtor has a life estate. Include any property in which the Debtor holds rights and powers exercisable for the Debtor's own benefit. If the Debtor is married, state whether husband, wife or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint or Community." If the Debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the Debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

---

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Lot 4, Block 5, Castle Estates Subdivision, Unit 2, City of Leon Valley, Bexar county, Texas, according to map or plat thereof recorded in Vol. 5300, P. 174 of the Deed and Plat Records of Bexar County, Texas, with the address of:  6000 Trone Trail San Antonio, TX 78238	Homestead/ Personal Residence		\$111,700 (Tax Appraisal)	\$92,419.92
4 Adult Interment Spaces (67-A, 1-2-3-4) in Lake View Memorial Gardens, located in St. Clair County, Illinois			\$4,000	

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUS- BAND, WIFE, JOINT, OR COM- MUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1 Cemetery Plot at Mission Park North in San Antonio, TX			\$1,000	

TOTAL: **\$ 116,700**  
 (Report also on Summary of Schedules)

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

IN RE:

CRYSTAL WARD DARBY,  
DEBTOR

§  
§  
§     CASE NO. 05-\_\_\_\_\_  
§     CHAPTER 7  
§

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the Debtor of whatever kind. If the Debtor has no property in one or more of the categories, place an "X" in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the Debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint or Community." If the Debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the Debtor by someone else, state the person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N O N E	DESCRIPTION & LOCATION OF PROPERTY	H	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
			W	
1. Cash on hand.		6000 Trone Trail San Antonio, TX 78238		\$20
2. Checking, savings, or other financial accounts, certificates of deposit or shares in banks, savings & loans, thrift, building and loan, and homestead associations, or credit unions, brokerage houses or cooperatives.		Bank of America P.O. Box 2518 Houston, TX 77252-2518 Personal Checking Acct #0057-7197-4583 Business Checking Acct #0057-7727-8733 Personal Savings Acct #0047-9553-7981  Money Market Account American Funds P.O. Box 659522 San Antonio, TX 78265-9522 Account #1093816356 ITEX Barter Account		\$610 \$220 \$551  \$83  \$2,494
3. Security deposits with public utilities, telephone companies, landlords, and others	X			\$0

## SCHEDULE B - PERSONAL PROPERTY

4. Household goods and furnishings, including audio, video and computer equipment	60000 Trone Trail San Antonio, TX 78238		\$4,142.00
	<i>Living Rooms:</i>		
	Couch \$50		
	Loveseat (damaged) \$25		
	Black Slate Tables \$100		
	Lamps \$50		
	Occasional Tables \$25		
	Game Table \$150		
	1 Rocking Chair \$25		
	3 Occasional Tables \$50		
	<i>Office:</i>		
	1 Table w/4 chairs \$75		
	1 Desk \$50		
	Book Cases \$50		
	File Cabinets \$50		
	1 Card Table \$10		
	Metal files \$10		
	1 Fan \$10		
	1 Mirror \$50		
	Book Cases \$20		
	<i>Front Room:</i>		
	2 Chairs \$100		
	Book Cases \$25		
	1 Organ \$25		
	<i>Bedrooms:</i>		
	1 Dresser \$50		
	1 Water Bed \$50		
	1 Nightside Table \$25		
	1 Dresser \$50		
	Mattresses \$10		
	1 Desk \$10		
	2 Baskets \$10		
	1 Bed \$100		
	3 Book Cases \$25		
	Waterbed Headboard \$25		
	<i>Appliances:</i>		
	Washer \$25		
	Dryer \$50		
	Refrigerator \$10		
	2 Coffee Pots \$5		
	1 Microwave Oven \$25		
	Pencil Sharpener \$2		
	1 Blender \$20		
	1 Iron \$10		
	1 Electric Screwdriver \$5		
	Telephones \$20		
	1 Alarm Clock \$10		
	3 TV's \$150		
	1 Toaster \$10		
	1 Coffee Grinder \$5		
	1 Oven \$25		

## SCHEDULE B - PERSONAL PROPERTY

4. Household goods and furnishings, including audio, video and computer equipment (CONTINUED)	<table border="0"> <tr><td>1 Stove Top</td><td>\$25</td></tr> <tr><td>1 Range hood</td><td>\$25</td></tr> <tr><td>2 Vacuum Cleaners</td><td>\$5</td></tr> <tr><td>1 Water Heater, 1965</td><td>\$10</td></tr> <tr><td>1 Refrigerator (fire damaged)</td><td>\$25</td></tr> <tr><td colspan="2"> <i>Kitchenware:</i></td></tr> <tr><td>Pfaltzgraff Stoneware Set (pieces missing and chipped)</td><td>\$30</td></tr> <tr><td>Haviland-Limoges China Set</td><td>\$700</td></tr> <tr><td>Pots and Pans</td><td>\$15</td></tr> <tr><td>Silver</td><td>\$1,500</td></tr> <tr><td>Assorted Glasses and Coffee Mugs</td><td>\$20</td></tr> <tr><td colspan="2"> <i>Linens:</i></td></tr> <tr><td>Sheets</td><td>\$15</td></tr> <tr><td>Towels</td><td>\$10</td></tr> <tr><td>Comforters</td><td>\$30</td></tr> <tr><td>Pillows</td><td>\$25</td></tr> <tr><td>Blankets</td><td>\$30</td></tr> </table>	1 Stove Top	\$25	1 Range hood	\$25	2 Vacuum Cleaners	\$5	1 Water Heater, 1965	\$10	1 Refrigerator (fire damaged)	\$25	 <i>Kitchenware:</i>		Pfaltzgraff Stoneware Set (pieces missing and chipped)	\$30	Haviland-Limoges China Set	\$700	Pots and Pans	\$15	Silver	\$1,500	Assorted Glasses and Coffee Mugs	\$20	 <i>Linens:</i>		Sheets	\$15	Towels	\$10	Comforters	\$30	Pillows	\$25	Blankets	\$30		
1 Stove Top	\$25																																				
1 Range hood	\$25																																				
2 Vacuum Cleaners	\$5																																				
1 Water Heater, 1965	\$10																																				
1 Refrigerator (fire damaged)	\$25																																				
 <i>Kitchenware:</i>																																					
Pfaltzgraff Stoneware Set (pieces missing and chipped)	\$30																																				
Haviland-Limoges China Set	\$700																																				
Pots and Pans	\$15																																				
Silver	\$1,500																																				
Assorted Glasses and Coffee Mugs	\$20																																				
 <i>Linens:</i>																																					
Sheets	\$15																																				
Towels	\$10																																				
Comforters	\$30																																				
Pillows	\$25																																				
Blankets	\$30																																				
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc and other collections or collectibles.	<table border="0"> <tr><td>6000 Trone Trail San Antonio, TX 78238</td><td>\$1,620</td></tr> <tr><td>China Cabinet (approx. 100 Years old)</td><td>\$300</td></tr> <tr><td>Dining Room Set (6 chairs w/china Cabinet, oak, refinished in 1980, Approx, 100 years old</td><td>\$500</td></tr> <tr><td>Figurines, assorted</td><td>\$50</td></tr> <tr><td>2 Hummel Baby-B Rings</td><td>\$200</td></tr> <tr><td>Vases</td><td>\$60</td></tr> <tr><td colspan="2"> <i>Books:</i></td></tr> <tr><td>Miscellaneous hardback and Paperback books</td><td>\$50</td></tr> <tr><td colspan="2"> <i>Artwork:</i></td></tr> <tr><td>Various serigraphs, etchings and pencil drawings by artist D. Little. Debtor and Debtor's Family members are subjects in two of these</td><td>\$250</td></tr> <tr><td>Various posters, pencil drawings, etchings and prints by Kip Holm, D.L. Sites, Sue Hovey, Danna Holloway, and My Mexican Eyes. Debtor and Debtor's family members are the subjects in some of these.</td><td>\$210</td></tr> </table>	6000 Trone Trail San Antonio, TX 78238	\$1,620	China Cabinet (approx. 100 Years old)	\$300	Dining Room Set (6 chairs w/china Cabinet, oak, refinished in 1980, Approx, 100 years old	\$500	Figurines, assorted	\$50	2 Hummel Baby-B Rings	\$200	Vases	\$60	 <i>Books:</i>		Miscellaneous hardback and Paperback books	\$50	 <i>Artwork:</i>		Various serigraphs, etchings and pencil drawings by artist D. Little. Debtor and Debtor's Family members are subjects in two of these	\$250	Various posters, pencil drawings, etchings and prints by Kip Holm, D.L. Sites, Sue Hovey, Danna Holloway, and My Mexican Eyes. Debtor and Debtor's family members are the subjects in some of these.	\$210														
6000 Trone Trail San Antonio, TX 78238	\$1,620																																				
China Cabinet (approx. 100 Years old)	\$300																																				
Dining Room Set (6 chairs w/china Cabinet, oak, refinished in 1980, Approx, 100 years old	\$500																																				
Figurines, assorted	\$50																																				
2 Hummel Baby-B Rings	\$200																																				
Vases	\$60																																				
 <i>Books:</i>																																					
Miscellaneous hardback and Paperback books	\$50																																				
 <i>Artwork:</i>																																					
Various serigraphs, etchings and pencil drawings by artist D. Little. Debtor and Debtor's Family members are subjects in two of these	\$250																																				
Various posters, pencil drawings, etchings and prints by Kip Holm, D.L. Sites, Sue Hovey, Danna Holloway, and My Mexican Eyes. Debtor and Debtor's family members are the subjects in some of these.	\$210																																				

## SCHEDULE B - PERSONAL PROPERTY

6. Wearing apparel.		Various women's sweaters, jackets, coats, shoes, scarves, suits, dresses, blouses, shirts, tops, pajamas and robes.		\$725
7. Furs and Jewelry.		1 Silver Bracelet \$100 1 Silver Necklace \$75 1 Blue Topaz Necklace \$65 + Misc. Costume Jewelry \$150		\$390
8. Firearms and sports, photographic, and other hobby equipment.		JVS, 6 disc CD player with detachable speakers, portable CD player, and 8-track/turnstile stereo. \$300  Movies and exercise videos, and CDs. \$350 Bike \$25		\$675
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life (No surrender value)  Forrester's P.O. Box 179 Buffalo, NY 14201-0179  Long-Term Care New York Life (no surrender value) P.O. Box 179 Buffalo, NY 14201-0179		\$0
10. Annuities. Itemize and name each issuer.	N			\$0
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		New York Life Premium Plus Madison Square Station P.O. Box 922 NY, NY 10159		\$35,060
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		Corona Visions, Inc. – 5,000 shares of privately-held corporation, representing 5% ownership. Total of seven (7) shareholders. 411 N. Medina San Antonio, TX 78207		\$2,000 (book value)
13. Interests in partnerships or joint ventures. Itemize.	N			\$0
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	N			\$0
15. Accounts receivable.		Babovich & Spedale \$1,000 Law Write, Inc. \$2,000  Intertek		Unknown, due to questionable ability to collect  \$500
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled. Give particulars.	N			\$0

## SCHEDULE B - PERSONAL PROPERTY

17. Other liquidated debts owing debtor including tax refunds. Give particulars.	N		\$0
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	N		\$0
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	N		\$0
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	N		\$0
21. Patents, copyrights and other intellectual property. Give particulars.	N		\$0
22. Licenses, franchises, and other general intangibles. Give particulars.	N	Royalty interests in producing oil well totaling approx. \$1,000 per year. Lease #31413-000 .00833330 Lease #70827-000 .00297619 Lease #708284-000 .00148810 Lease #708290-000 .00148809 Lease #708311-000 .00148809  Lion Oil Trading & Transportation, Inc. P.O. Box 23028 Jackson, MS 39225-3028	Unknown
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Mitsubishi Lancer P.O. Box 0555 Carol Stream, IL 60132	\$5,750
24. Boats, motors, and accessories.	N		\$0
25. Aircraft and accessories.	N		\$0
26. Office equipment, furnishings, and supplies used in business.		Desk Filing Cabinets Book Cases	\$150

## SCHEDULE B - PERSONAL PROPERTY

27. Machinery, fixtures, equipment, and supplies used in business.		Notebook Computer (Toshiba, Purchased in 2003) \$400 Desktop Computers, Monitors (2 rebuilt, refurbished, purchased for \$400 in 2002) \$200 Printers (Hewlitt-Packard, large Format, purchased 1999) \$50 Scanner (Hewlitt-Packard, flatbed, Purchased 1999) \$50 Scanner/Fax/Copy Machine/Printer (Hewlitt-Packard, flatbed, Purchased 2004) and supplies \$60 Camera (Kodak, digital, purchased 1999) \$50 Projector (InFocus, portable, purchased December 2004) \$1,000		\$1,810
28. Inventory.	N			\$0
29. Animals.	N			\$0
30. Crops-growing or harvested. Give particulars.	N			\$0
31. Farming equipment and implements.	N			\$0
32. Farm supplies, chemicals, and feed.	N			\$0
33. Other personal property of any kind not already listed. Itemize.	N			\$0

       Continuation sheets attached**TOTAL: \$56,800**

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

IN RE:

§  
§  
CRYSTAL WARD DARBY, § CASE NO. 05-\_\_\_\_\_  
§ CHAPTER 7  
DEBTOR §

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:  
(Check one box)

- 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law. .

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
-------------------------	--------------------------------------	----------------------------	--------------------------------------------------------------

Residence at 6000 Trone Trail San Antonio, TX 78238 (Homestead)	Const. Art. 16 §§ 50, 51, Texas Prop. Code §§41.001 and 41.002	\$18,874.99	\$111,700
Household Goods & Furnishings listed on Schedule B-4	Texas Prop. Code §§42.002(a)(1)	\$4,142	\$4,142
Books, pictures, etc. listed on Schedule B-5	Texas Prop. Code §§42.001(a), 42.002(a)(4)	\$1,620	\$1,620
Wearing Apparel listed on Schedule B-6	Texas Prop. Code §42.002(a)(5)	\$725	\$725
Furs and jewelry listed on Schedule B-7	Texas Prop. Code §§42.001(a), 42.002(a)(5),(6)	\$390	\$390
Hobby and photographic equipment listed on Schedule B-8	Texas Prop. Code §§42.001(a), 42.002(a)(8)	\$675	\$675
Insurance policies listed on Schedule B-9	Texas Ins. Code §§21.22, 3.50-4(11)(a)	\$0	\$0

## SCHEDULE C

Interest in IRA listed on Schedule B-11	Texas Prop. Code §42.0021(a), (b)	\$35,060	\$35,060
Vehicles listed on Schedule B-23 – 2002 Mitsubishi Lancer	Texas Prop. Code §§42.001(a), 42.002(a)(9)	\$991.90	\$5,750
Supplies used in business listed on Schedule B-26, B-27	Texas Prop. Code §§42.001(a)(4)	\$150	\$150
Burial plots listed on Schedule A	Texas Prop. Code §§41.001(a)	\$5,000	\$5,000

<u>\$67,628.89</u>	<u>\$165,212.00</u>
--------------------	---------------------

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

IN RE:  
CRYSTAL WARD DARBY,  
DEBTOR

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns).

Report the total of all claims listed on this schedule in the space labeled "Total" on the last sheet of the completed schedule.  
Report this total also on the Summary of Schedules.

Check this space if debtor has no creditors holding secured claims to report on this Schedule D.

## **SCHEDULE D**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	HUS- BAND, WIFE, JOINT, OR COMMU- NITY	DATE CLAIM WAS INCURRED NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T I D A T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
--------------------------------------------------------------	--------------------------------------	----------------------------------------------------------	------------------------------------------------------------------------------------------------------------------	------------------------------------------------	----------------------------------------------------------	----------------------------------------------------------	-------------------------------------------------------------------------	---------------------------------

Mitsubishi Motor Credit Company P.O. Box 0555 Carol Stream, IL 60132- 0555		2002 Lancer Blue Book: \$5,750 Maturity Date: 10/24/06			\$4,758.10	
----------------------------------------------------------------------------------------	--	--------------------------------------------------------------	--	--	------------	--

Subtotal:                    \$  
(Total of this page)  
Total:                        **\$97,178.02**  
(Use only on last page)      (Report total also on Summary of Schedules)

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

IN RE:

CRYSTAL WARD DARBY,  
DEBTOR

§  
§  
§ CASE NO. 05-\_\_\_\_\_  
§ CHAPTER 7

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the spaces provided on the attached sheets, state the name and mailing address, including zip code, and account number if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns).

Report the total of claims listed on each sheet in the space labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the space labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate space(s) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fisherman

Claims of certain farmers and fishermen, up to a maximum of \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims by individuals up to \$2,225\* for the purchase, lease, or rental of property or services for personal, family or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

## SCHEDULE E

**Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state and local governmental units as set forth in 11 U.S.C. §507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments tot he FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	HUSBAND, WIFE, JOINT, OR COMMU- NITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
None.					

Total: **\$0.00**  
 (Use only on last page) (Report total also on Summary of Schedules)

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

IN RE:

CRYSTAL WARD DARBY,  
DEBTOR

§  
§  
§ CASE NO. 05-\_\_\_\_\_  
§ CHAPTER 7

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns).

Report total of all claims listed on this schedule in the space labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this space if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	HUSBAND, WIFE, JOINT, OR COMM- UNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C	U	D	AMOUNT OF CLAIM
				O N L I T Q U G E N T	I P U I E A T E D	N S P U T E D	
Account No. 5491000846581150 <b>Bank of America MasterCard</b> P.O. Box 650260 Dallas, TX 75265-0260			Credit Card				\$12,152.32

**SCHEDULE F**

Account No. 4888607006035209 <b>Bank of America Visa</b> P.O. Box 53132 Phoenix, AZ 85072-3132		Credit Card			\$13,187.00
Account No. 4305721609800193 <b>Capital One</b> P.O. Box 650007 Dallas, TX 75265-0007		Credit Card			\$7,861.04
Account No. 5222760030810220 <b>Chase Platinum MasterCard</b> P.O. Box 15651 Wilmington, DE 19886-5651		Credit Card			\$12,124.17
Account No. 5483109200535270 <b>Chase/Bank One</b> P.O. Box 15298 Wilmington, DE 19850-5298		Credit Card			\$7,584.72
Account No. 4428135023854300 <b>Choice Visa</b> P.O. Box 6412 The Lakes, NV 88901-6412		Credit Card			\$8,006.39
Account No. 6011006352501200 <b>Discover Platinum</b> P.O. Box 15192 Wilmington, DE 19850-5192		Credit Card			\$10,761.10
Account No. 6011300490616743 <b>Discover Titanium</b> P.O. Box 30395 Salt Lake City, UT 94130-0395		Credit Card			\$11,315.27
Account No. 5121070107239069 <b>Sears Gold MasterCard</b> P.O. Box 6922 The Lakes, NV 88901-6922		Credit Card			\$10,564.21
Account No. 5490962400879471 <b>Wells Fargo 4711</b> P.O. Box 30086 Los Angeles, CA 90030-0086		Credit Card			\$5,605.63
Account No. 5477539412540015 <b>Advanta</b> P.O. Box 30715 Salt Lake City, UT 84130-0715		Credit Card			\$20,387.01
Account No. 1523003012426230 <b>Chase (Circuit City)</b> P.O. Box 100045 Kennesaw, GA 30156-9325		Credit Card - Projector			\$1,752.60
Account No. 5588378003330700 <b>CitiBusiness Platinum Select</b> PO Box 45205 Jacksonville, FL 32232-5205		Credit Card			\$200.00 (Estimation. Debtor has not received statement.)

Total **\$121,501.46**  
 (Use only on last page) (Report total also on Summary of Schedules)

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

IN RE:

CRYSTAL WARD DARBY,  
DEBTOR

§  
§  
§ CASE NO. 05-\_\_\_\_\_  
§ CHAPTER 7

**SCHEDULE G- EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

**NOTE:** A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NON-RESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Cingular/AT&T P.O. Box 68056 Anaheim Hills, CA 92817-8056	Cell Phone Contract – Expires 6/06 Account #0041777129 - \$132 per mon./approx.
SBC SmartPages 4119 Broadway San Antonio, TX 78209	Yellow Pages and Online Advertising for Business; Expires 11/1/06 Account #1709942829

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

IN RE:

CRYSTAL WARD DARBY,  
DEBTOR

§  
§  
§ CASE NO. 05-\_\_\_\_\_  
§ CHAPTER 7

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

X Check this box if debtor has no codebtors.

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

IN RE:

CRYSTAL WARD DARBY,  
DEBTOR

§  
§  
§ CASE NO. 05-\_\_\_\_\_  
§  
§ CHAPTER 7

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

DEPENDENTS OF DEBTOR AND SPOUSE

Debtor's Marital Status:	NAMES	AGE	RELATIONSHIP
Single	Crystal Ward Darby	53	Self
EMPLOYMENT		SPOUSE	
Occupation/Name of Employer: Crystal Communications		N/A	
How long employed 6 Years			
Address of Employer: 6000 Trone Trail, San Antonio, TX 78238			
Also: St. Philips College, Alamo Community College District			

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary & commissions (pro rate if not paid monthly)	\$ 1,152.00*	\$ N/A
Estimated monthly overtime	\$ 0.00	\$
<b>SUBTOTAL</b>	<b>\$ 1,152.00</b>	<b>\$</b>

**LESS PAYROLL DEDUCTIONS**

a. Payroll taxes (includes social security tax if B. is zero)	\$ 100.00	\$
b. Social Security Tax	\$ 85.00	\$
c. Insurance	\$ 0.00	\$
d. Union dues	\$ 0.00	\$
e. Retirement	\$ 0.00	\$
f. Other (Specify) _____	\$	\$

<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ 185.00</b>	<b>\$</b>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 967.00</b>	<b>\$</b>

**SCHEDULE I**

Regular income from operation of business or profession or farm <b>(Detailed statement below.)</b>	\$ 1825.51**	\$
Income from real property	\$ 0.00	\$
Interest and dividends	\$ 0.00	\$
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$
Social security or other government assistance (Specify)_____	\$ 0.00	\$
Pension or retirement income	\$ 0.00	\$
Other monthly income – Oil Royalties (Specify)_____	\$ 80.00	\$
 TOTAL MONTHLY INCOME	 <b>\$2,872.51</b>	 \$
 TOTAL COMBINED MONTHLY INCOME:	 N/A	

Report also on Summary of Schedules

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**Personal income:**

\*Debtor will be contracted to teach fewer classes at the Alamo Community College District than anticipated—two rather than three classes—thereby reducing her personal income by approximately \$200 per month.

**Income from operation of business:**

\*\* The amount of \$2,064.45 represents the average income from operation of Crystal Communications for the past twelve months. The company had only one regular customer supplying a \$750 to \$1,000 monthly accounts receivable. As of the date of this filing, this customer (a law firm in New Orleans) is at minimum operations due to Hurricane Katrina.

**SCHEDULE I**Detailed Statement of Income from Operation of Business

<b>Business Income</b>	
Sep-04	1,649.86
Oct-04	2,079.63
Nov-04	302.01
Dec-04	1,832.01
Jan-05	753.70
Feb-05	1,244.40
Mar-05	2,781.31
Apr-05	3,522.11
May-05	1,701.97
Jun-05	2,019.70
Jul-05	2,310.34
Aug-05	1,709.05
<b>Sum</b>	<b>\$21,906.09</b>
<b>Average</b>	<b>\$1,825.51</b>

## SCHEDULE J

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

IN RE: §  
             §  
 CRYSTAL WARD DARBY,         §     CASE NO. 05-\_\_\_\_\_  
             §  
 DEBTOR                     §     CHAPTER 7

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Check this space if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$840.20
Are real estate taxes included? Yes _____ No <u>X</u>	
Is property included? Yes <u>X</u> No _____	
Utilities:	
Electricity and heating fuel (Average)	\$160.00
Water and sewer	\$25.00
Telephone	\$150.00
Other (Pest Control)	\$37.00
Home maintenance (repairs and upkeep)	\$30.00
Food	\$225.00
Clothing	\$30.00
Laundry and dry cleaning	\$5.00
Medical and dental expenses (not covered by insurance)	\$20.00
Transportation (not including car payments)	\$70.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$5.00
Charitable contributions	\$75.00
Insurance (not deducted from wages or included in home mortgage payments):	
Homeowner's or renter's	\$100.00
Life	\$92.93
Health	\$0.00
Auto	\$89.65
Other – Long-Term Care	\$53.44
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) - Property	\$252.96
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$336.82
Alimony, maintenance, and support paid to others	\$0.00
Payments for support of additional dependents not living at debtor's home	\$0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)*	\$655.00
Other:	\$0.00
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	<b><u>\$3,253.00</u></b>

\*See Attachment

## SCHEDULE J

**REGULAR EXPENSES FROM OPERATION OF BUSINESS**

Advertising	\$110
Networking events	\$50
Chase (projector)	\$100
Memberships	\$75
Clerical help	\$60
Postage	\$20
Printing	\$50
Fax	\$15
Books	\$25
Equipment	\$50
Supplies	\$25
Business meals, coffee	\$50
Training	\$25
<b>TOTAL:</b>	<b>\$655</b>

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

IN RE: §  
CRYSTAL WARD DARBY, § CASE NO. 05-\_\_\_\_\_  
§  
DEBTOR § CHAPTER 7

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets and that they are true and correct to the best of our knowledge, information and belief.

Date: 9/16/05

Signature: /S / *Crystal Ward Darby*  
Crystal Ward Darby  
Debtor

Penalty for making a false statement of concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §152 and 3571.

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

IN RE:

CRYSTAL WARD DARBY,

DEBTOR

§  
§  
§  
§  
§

CASE NO. 05-\_\_\_\_\_

CHAPTER 7

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under Chapter 12 or Chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None," mark the space labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

"*In business*." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"*Insider*." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

---

**1. Income from employment or operations of business**

None

\_\_\_\_ State the gross amount of income the debtor has received from employment, trade or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (IF MORE THAN ONE)
\$7,052.65 \$17,010.07	2005 – Gross amount of income from employment; Gross amount of income from business
\$9,730.88 \$62,405.00	2004 – Gross amount of income from employment; Gross amount of income from business
\$11,256.00 \$23,972.00	2003 – Gross amount of income from employment; Gross amount of income from business;

**2. Income other than from employment or operation of business**

None

X

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$816.97	2005 – Gross amount of income not from business (oil royalties)
\$967.13	2004 – Gross amount of income not from business (oil royalties)
\$661.00	2003 – Gross amount of income not from business (oil royalties)

**3. Payments to creditors**

None

 

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Chase (Circuit City) P.O. Box 100045 Kennesaw, GA 30156-9325		\$436	\$1,752.60
CitiBusiness Platinum Select PO Box 45205 Jacksonville, FL 32232-5205		\$731.81	\$394.28
Homecomings Financial P.O. Box 65015 Dallas, TX 75265-0515		\$2,520.63	\$92,419.92
Mitsubishi Motor Credit Company P.O. Box 0555 Carol Stream, IL 60132-0555		\$1,009.46	\$4,758.10
Chevron Texaco		\$241.71	\$0.00
ExxonMobil		\$62.01	\$0.00
Diamond Shamrock		\$47.30	\$0.00
Chase (Circuit City) P.O. Box 100045 Kennesaw, GA 30156-9325		\$336.00	\$1,752.60
CitiBusiness Platinum Select PO Box 45205 Jacksonville, FL 32232-5205		\$1,026.09	\$200.00

None

- b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

- a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

None

- X b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- 

**5. Repossessions, foreclosures and returns**

None

- X List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- 

**6. Assignments and receiverships**

None

- X a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- 

None

- X b. List all property which has been in the hands of a receiver or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- 

**7. Gifts**

None

- List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under

chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Texas Public Radio 8401 Datapoint Drive, Suite 800 San Antonio, TX 78229-5903	None	6/15/04 9/15/04 12/15/04 3/15/04	\$125 \$125 \$125 \$125
Planned Parenthood 104 Babcock Rd. San Antonio, TX 78201-2900	None	4/15/04 3/15/05 6/15/05	\$125 \$125 \$125
American Red Cross @ Kelly USA 809 Dave Crockett Bldg. #1536 at Bay 11 San Antonio, TX	None	Sept. 2005 Various Dates	Used Clothing and Toiletries - \$25 Approximate value

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Oppenheimer, Blend, Harrison & Tate, Inc. 711 Navarro, Sixth Floor San Antonio, TX 78205	September 9, 2005	\$209.00 payment for filing fees associated with this Chapter 7 Petition

---

**10. Other transfers**

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

**11. Closed financial accounts**

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
CUNA Mutual Life Insurance Company Annuity 2000 Heritage Way Waverly, Iowa 50677	Contract #000040050457	\$16,596.07 10/4/04

Anheuser-Busch stock  Mellon Investor Services 95 Challenger Road Ridgefield Park, NJ 07660	Investor ID # 124947750149	\$2,413.45 – 2/19/05 \$947.87 – 3/3/05
Pershing Securities One Pershing Plaza Jersey City, NJ 07399		\$3,335.07 – 6/15/05
Met Life – 30 Shares of Stock c/o Mellon Investor Services P.O. Box 4477 South Hackensack, NJ 07606-2047	Investor # 806227451982	\$1,222.66 – 3/4/05
E-trade account – various stocks P.O. Box 1542 Merrifield, VA 22116-1542	Investor # 65712284	\$1,400 – 2/25/05

**12. Safe deposit boxes**

None

- X List each safe deposit box or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

None

- X List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

None

- \_\_\_\_ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Steven Darby 337 S. Hanseman Carbondale, IL 62901	Miscellaneous men's and boy's clothing held for son valued at approximately \$100	6000 Trone Trail San Antonio, TX 78238

---

**15. Prior address of debtor**

None

- If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
- 

**16. Spouses and Former Spouses**

None

- If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**Douglas R. Darby – Divorced in 1986****17. Environmental Information**

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

---

None

- X a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:
- 

None

- X b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
- 

None

- X c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
- 

#### 18. Nature, location and name of business

None

- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Crystal Communications (closely-held, private corporation)	74-2945717	6000 Trone Trail San Antonio, TX 78238	Writing, Training Desktop Pub.	4/9/99 – Present
Alpha-Quadrant, Inc. (closely-held, private corporation)	74-2998911	10618 Auldine San Antonio, TX 78230	Business Consultation	3/4/01 – 1/30/03 Debtor resigned on 1/30/03. Corporation never issued stock.
Corona Visions, inc.	74-2837630	411 N. Medina San Antonio, TX 78207	Electronic Recycling	10/13/03 – Present

---

None

- X b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. §101.
- 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

---

## 19. Books, records and financial statements

None

- a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name and Address	Date Services Rendered
Sherri Elasser 12802 Old Spanish Trail Live Oak, TX 78233	2001, 2002, and will file taxes for 2004 under extension

None

- b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
- 

None

- c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
- 

None

- d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.
- 

#### 20. Inventories

None

- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
- 

None

- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.
- 

#### 21. Current Partners, Officers, Directors and Shareholders

None

- a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
- 

None

- b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.
-

**22. Former partners, officers, directors and shareholders**

None

- X a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.
- 

None

- X b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.
- 

**23. Withdrawals from a partnership or distributions by a corporation**

None

- X If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.
- 

**24. Tax Consolidation Group**

None

- X If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of this case.
- 

**25. Pension Funds**

None

- X If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of this case.
-

***DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS***

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: 9/16/05

/S/ *Crystal Ward Darby*  
CRYSTAL WARD DARBY

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571.*

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISON

IN RE:

CRYSTAL WARD DARBY,

DEBTOR

§  
§  
§  
§  
CASE NO. 05-\_\_\_\_\_

**CHAPTER 7 INDIVIDUAL DEBTORS' STATEMENT OF INTENTION**

- 1, I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
  - a. *Property to be Surrendered:*

Description of Property	Creditor's Name

- b. *Property to be Retained:*

Description of Property	Creditor's Name	Property Is claimed As Exempt	Property will Be redeemed Pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. §524(c)
2002 Lancer	Mitsubishi Motor Credit Company			X
6000 Trone Trail San Antonio, TX 78238	Homecomings Financial			X
Credit Card	Capital One, FSB			X
Projector	Chase (Circuit City)			X
Business Supplies	CitiBusiness Platinum Select			X

Date: 9/16/05

/S/ *Crystal Darby*

Signature of Debtor

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

IN RE: §  
CRYSTAL WARD DARBY, § CASE NO. 5-\_\_\_\_\_  
DEBTOR § § CHAPER 7

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to be best of her knowledge.

/S/ *Crystal Darby*  
CRYSTAL WARD DARBY,  
DEBTOR

Date: 9/16/05

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §152 and 3571.

U.S. Trustee  
P.O. Box 1539  
San Antonio, TX 78295-1539

Internal Revenue Service  
P.O. Box 21126  
Philadelphia, PA 19114

Homecomings Financial  
P.O. Box 65015  
Dallas, TX 75265-0515

Bankruptcy Department  
P.O. Box 939072  
San Diego, CA 92193-9072

Mitsubishi Motor Credit Company  
P.O. Box 0555  
Carol Stream, IL 60132-0555

Bank of America MasterCard  
Acct #54910000846581150  
P.O. Box 650260  
Dallas, TX 75265-0260

Bank of America Visa  
Acct #4888607006035209  
P.O. Box 53132  
Phoenix, AZ 85072-3132

Capital One  
Acct #4305721609800193  
P.O. Box 650007  
Dallas, TX 75265-0007

Chase Platinum MasterCard  
Acct #5222760030810220  
P.O. Box 15651  
Wilmington, DE 19886-5651

Chase/Bank One  
Acct #5483109200535270  
P.O. Box 15298  
Wilmington, DE 19850-5298

Choice Visa  
Acct #4428135023854300  
P.O. Box 6412  
The Lakes, NV 88901-6412

Discover Platinum  
Acct #6011006352501200  
P.O. Box 15192  
Wilmington, DE 19850-5192

Discover Titanium  
Acct #6011300490616743  
P.O. Box 30395  
Salt Lake City, UT 94130-0395

Sears Gold MasterCard  
Acct #5121070107239069  
P.O. Box 6922  
The Lakes, NV 88901-6922

Wells Fargo 4711  
Acct #5490962400879471  
P.O. Box 30086  
Los Angeles, CA 90030-0086

Advanta  
Acct #5477539412540015  
P.O. Box 30715  
Salt Lake City, UT 84130-0715

Chase (Circuit City)  
Acct #1523003012426230  
P.O. Box 100045  
Kennesaw, GA 30156-9325

CitiBusiness Platinum Select  
Acct #5588378003330700  
P.O. Box 45205  
Jacksonville, FL 32232-5205

Cingular/AT&T  
P.O. Box 68056  
Anaheim Hills, CA 92817-8056

SBC SmartPages  
4119 Broadway  
San Antonio, TX 78209